

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
Marie-Ann Greenberg MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

**Case No.: 20-21676**

**IN RE:**

**Adv. No.:**

**MICHAEL D. ADAMS**

**Hearing Date:**

**Judge: SLM**

**CERTIFICATION OF SERVICE**

1. I, Jessica Antoine, am a Paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 02/16/2022, I sent a copy of the following pleadings and/or documents to the parties listed below:

**Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtor:

MICHAEL D. ADAMS  
167 N. PROSPECT AVENUE  
BERGENFIELD, NJ 07621  
Mode of Service: Regular Mail

Attorney for Debtor(s):

RUSSELL L LOW ESQ  
LOW & LOW ESQS  
505 MAIN STREET, SUITE 304  
HACKENSACK, NJ 07601  
Mode of Service: Notice of Electronic Filing (NEF)

Dated: February 16, 2022

By: /S/ Jessica Antoine  
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Jessica Antoine